

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kevin John Alfano
Debtor

Case No. 20-01747-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jul 07, 2023

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2023:

Recip ID	Recipient Name and Address
db	+ Kevin John Alfano, 496 Sheldon Rd., Susquehanna, PA 18847-8021
5333242	+ Joann Bentler Alfano, 496 Sheldon Rd., Susquehannam, PA 18847-8021
5333246	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5333254	+ Southwest Energy Company, 10000 Energy Drive, Spring, TX 77389-4954
5333904	+ U.S. Department of Housing and Urban Development, 100 Penn Square East 11th Floor, Philadelphia, PA 19107-3325

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Jul 07 2023 22:41:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5333236	+ EDI: CITICORP.COM	Jul 07 2023 22:41:00	Best Buy Credit Services, PO Box 790441, St. Louis, MO 63179-0441
5333237	+ EDI: CAPITALONE.COM	Jul 07 2023 22:41:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5342897	Email/PDF: bncnotices@becket-lee.com	Jul 07 2023 18:59:40	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5337183	+ Email/Text: bankruptcy@cavps.com	Jul 07 2023 18:41:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5351173	EDI: CITICORP.COM	Jul 07 2023 22:41:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5333238	EDI: WFNNB.COM	Jul 07 2023 22:41:00	Comenity Bank/Legendary Pine, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
5333239	+ Email/Text: hannlegal@hannfinancial.com	Jul 07 2023 18:41:00	Hann Financial Service Corp., One Centre Drive, Jamesburg, NJ 08831-1564
5333240	+ EDI: CITICORP.COM	Jul 07 2023 22:41:00	Home Depot Credit Services, PO Box 790328, St Louis, MO 63179-0328
5333241	EDI: IRS.COM	Jul 07 2023 22:41:00	Internal Revenue Service, Special Procedures Branch, PO Box 7346, Philadelphia, PA 19101-7346
5333243	EDI: JPMORGANCHASE	Jul 07 2023 22:41:00	JPMCB Card Services, P.O. Box 15298, Wilmington, DE 19850
5338985	+ Email/Text: RASEBN@raslg.com	Jul 07 2023 18:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5333245	Email/Text: PBNCNotifications@peritusservices.com	Jul 07 2023 18:41:00	Kohl's, P.O. Box 3004, Milwaukee, WI 53201-3004

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5342445	^	MEBN	Jul 07 2023 18:38:32	Lakeview Loan Servicing LLC, PO Box 840, Buffalo, NY 14240-0840
5349921	+	EDI: LENDNGCLUB	Jul 07 2023 22:41:00	Lending Club Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
5333247		Email/Text: camanagement@mtb.com	Jul 07 2023 18:41:00	M&T Bank, Lending Services, Customer Support, P.O. Box 1288, Buffalo, NY 14240-1288
5333248	+	Email/Text: camanagement@mtb.com	Jul 07 2023 18:41:00	M&T Bank, P.O. Box 1508, Buffalo, NY 14240-1508
5333249	+	Email/Text: bankruptcydpt@mcmcg.com	Jul 07 2023 18:41:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
5340901	+	Email/Text: bankruptcydpt@mcmcg.com	Jul 07 2023 18:41:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5350851		EDI: PRA.COM	Jul 07 2023 22:41:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5333250	+	Email/Text: bankruptcyntices@psecu.com	Jul 07 2023 18:41:00	PSECU, 1 Credit Union Place, Harrisburg, PA 17110-2912
5347595		EDI: Q3G.COM	Jul 07 2023 22:41:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
5333251	+	EDI: CITICORP.COM	Jul 07 2023 22:41:00	Sears, 7920 NW 110th St, Kansas City, MO 64153-1270
5333253	+	EDI: CITICORP.COM	Jul 07 2023 22:41:00	Sears Credit Cards, P.O. Box 6282, Sioux Falls, SD 57117-6282
5333252		EDI: CITICORP.COM	Jul 07 2023 22:41:00	Sears Credit Cards, P.O. Box 6283, Sioux Falls, SD 57117-6283
5333514	+	EDI: RMSC.COM	Jul 07 2023 22:41:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5333255		EDI: RMSC.COM	Jul 07 2023 22:41:00	Synchrony Bank/Amazon.com, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5333256		EDI: RMSC.COM	Jul 07 2023 22:41:00	Synchrony Bank/Car Care, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5333257		EDI: RMSC.COM	Jul 07 2023 22:41:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
TOTAL: 29				

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5333244	*+	Kevin John Alfano, 496 Sheldon Rd., Susquehanna, PA 18847-8021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Michael Patrick Farrington	on behalf of Creditor Lakeview Loan Servicing LLC mfarrington@kmlawgroup.com
Tullio DeLuca	on behalf of Debtor 1 Kevin John Alfano tullio.deluca@verizon.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Kevin John Alfano

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7551

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-01747-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Kevin John Alfano
aka Kevin J. Alfano, aka Kevin Alfano7/7/23**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.